

In re:
Gloria Araki
Debtor

Case No. 23-14115-WB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-2

User: admin

Page 1 of 2

Date Rcvd: Oct 10, 2023

Form ID: 318a

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2023:

Recip ID	Recipient Name and Address
db	+ Gloria Araki, 925 Edith Avenue Apt K, Alhambra, CA 91803-2234
41594737	Experian, NCAC, PO Box 9556, Allen, TX 75013
41594745	VW Credit, 22823 NW Bennett Street, Covina, CA 91724

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJMRUND.COM	Oct 11 2023 09:50:00	Jason M Rund (TR), Sheridan & Rund, 270 Coral Circle, El Segundo, CA 90245-4617
smg	EDI: EDD.COM	Oct 11 2023 09:50:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Oct 11 2023 09:50:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	Oct 11 2023 06:02:00	Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
41594730	+ EDI: WFNNB.COM	Oct 11 2023 09:50:00	Ads/Comenity Victoria, PO BOX 182789, Columbus, OH 43218-2789
41594731	EDI: BANKAMER.COM	Oct 11 2023 09:50:00	Bank Of America, PO Box 982235, El Paso, TX 79998-2235
41594732	+ EDI: BANKAMER.COM	Oct 11 2023 09:50:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
41594733	EDI: CITICORP.COM	Oct 11 2023 09:50:00	Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
41594734	+ EDI: CITICORP.COM	Oct 11 2023 09:50:00	Citi Cards/ Citi Bank, Po Box 6241, Sioux Falls, SD 57117-6241
41594735	Email/Text: bankruptcycourts@equifax.com	Oct 11 2023 06:02:00	Equifax, PO Box 740241, Atlanta, GA 30374-0241
41594738	^ MEBN	Oct 11 2023 05:56:14	Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
41594739	Email/Text: goalrealignment@payoff.zendesk.com	Oct 11 2023 06:02:00	Happy money inc., 3200 PARK CENTER DR STE 800,, Costa Mesa, CA 92626
41594740	EDI: JPMORGANCHASE	Oct 11 2023 09:50:00	JPMCB Card, PO Box 15369, Wilmington, DE 19850

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41594741	+ EDI: RMSC.COM	Oct 11 2023 09:50:00	Synch/Ashleys Homestores, Po Box 965036, Orlando, FL 32896-5036
41594742	EDI: WTRRNBNK.COM	Oct 11 2023 09:50:00	TD Bank USA/ Target Credit, PO Box 673, Minneapolis, MN 55440-0673
41594744	Email/Text: DASPUBREC@transunion.com	Oct 11 2023 06:02:00	Trans Union Corporation, Attn: Public Records Department, 555 W Adams St., Chicago, IL 60661
41594743	+ Email/Text: bankruptcy@golden1.com	Oct 11 2023 06:03:00	The Golden 1 Credit Union, Po Box 279740, Sacramento, CA 95827-0740

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
41594736	##+	Equifax, PO Box 144717, Orlando, FL 32814-4717

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2023 at the address(es) listed below:

Name **Email Address**

Jason M Rund (TR)

trustee@srlawyers.com jrund@ecf.axosfs.com

Tyson Takeuchi

on behalf of Debtor Gloria Araki tyson@tysonfirm.com albert@tysonfirm.com;armen@tysonfirm.com

United States Trustee (LA)

ustpregion16.la.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Gloria Araki		Social Security number or ITIN xxx-xx-4655
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		EIN _____
			Social Security number or ITIN _____
			EIN _____
United States Bankruptcy Court	Central District of California		
Case number:	2:23-bk-14115-WB		

Order of Discharge – Chapter 7

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IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gloria Araki

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 10/10/23

Dated: 10/10/23

By the court: Julia W. Brand
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.